

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

CURTIS A. GOULBOURNE
SHELISA GOULBOURNE

Case No: 8:17-bk-01449-CPM

Debtor(s)

Chapter 13 Plan

CHECK ONE:

 X Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

 The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

1. MONTHLY PLAN PAYMENTS: Plan payments include Trustee's fee of 10% and shall begin thirty (30) days from the petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

- (A) \$2873.00 for months 1 through 5
- (B) \$2056.00 for months 6 through 6;
- (C) \$2168.00 for months 7 through 60; *starting October 2017*

in order to pay the following creditors:

2. ADMINISTRATIVE ATTORNEY'S FEES:

Base Fee \$4225.00 Total Paid Prepetition \$1990.00 Balance Due \$2235.00

Estimated Additional Fees Subject to Court Approval \$0.00

Attorney's Fees Payable through Plan \$500.00 Monthly (subject to adjustment)

¹ All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

3. PRIORITY CLAIMS [as defined in 11 U.S.C. §507]:

Last 4 Digits of Acct No.	Creditor	Total Claim
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see #5-D

4. TRUSTEE FEES: Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS: Pre-Confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/ Mortgage Payments and Arrears, if any, Paid through the Plan: If the Plan provides to cure prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Reg. Mo. Pmt.	Gap Pmt.	Arrears
0249	Ditech Mortgage	10448 Fly Fishing St Riverview, FL 33569	\$1134.21		\$39788.08

(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification: If the Debtor is successful in obtaining a mortgage modification at any time during the case, payments on the modified mortgage shall be paid through the Plan. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of the gross monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Pmt. Amt.
NA			

(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES: Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by the Debtor's principle residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt. Value	Pmt. Interest @ 5.25%
4370	Consumer Portfolio	2008 Toyota Prius	\$10940.00	\$2600.00

(D) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY: Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt.	Pmt. Interest@ 4.0%
1131	Internal Revenue Service	Real & Personal per 26 U.S.C. §6321	\$4793.46	\$88.28

(E) Claims secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan:

Last 4 Digits of Acct No.	Creditor	Collateral Description	Regular Payment	Arrearages
NA				

(F) Secured Claims/Lease Claims Paid Direct by the Debtor: The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by the Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate the Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that the Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
Unknown	Boyette Creek HOA	10448 Fly Fishing Street Riverview, FL 33569

(G) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506: A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

Last 4 Digits of Acct No.	Creditor	Collateral Description/Address
0699	Bank of America	10448 Fly Fishing Street Riverview, FL 33569

(H) Surrender of Collateral/Leased Property: Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to the Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral to Be Surrendered
NA		

(I) Other Secured Claims. Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor with respect to these creditors. Debtor's state law contract rights and defenses are neither terminated nor abrogated.
NA

6. LEASES/EXECUTORY CONTRACTS:

Last 4 Digits of Acct No.	Creditor	Property	Assume/Reject-Surrender	Est. Arrears
NA				

7. GENERAL UNSECURED CREDITORS: General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than **\$0.00**.

8. ADDITIONAL PROVISIONS:

- (A) Unless otherwise ordered, secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;
- (B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.

(C) Property of the estate (check one)*

(1) X shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise;
or

(2) _____ shall vest in the Debtor upon confirmation of the Plan.

*If the Debtor fails to check (1) or (2) above, or if the Debtor checks both (1) and (2), property of the estate shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the Proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim shall control, unless the Court orders otherwise.

(E) Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan shall control prior to confirmation; after confirmation, the Order Confirming Plan shall control.

(F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise consented by the Trustee or ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall spend no tax refunds without first having obtained the Trustee's consent or court approval.**

9. NONCONFORMING PROVISIONS:


CURTIS A. GOULBOURNE, Debtor


SHELISA GOULBOURNE, Debtor

Dated: 10/3/2017

Dated: 10/3/2017

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

CURTIS A. GOULBOURNE
SHELISA GOULBOURNE

Case No. 8:17-bk-01449-CPM
Chapter 13

Debtors.

PROOF OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the Debtor's Amended Chapter 13 Plan has been furnished by regular U.S. Mail, postage prepaid or electronically this October 4, 2017, to: Jon Waage, Trustee, PO Box 25001, Bradenton, FL 34206-5001; the United States Trustee, Timberlake Annex, 501 E. Polk Street, Suite 120, Tampa, FL 33602; and to all creditors and interest parties listed on the attached Court Mailing Matrix.

/s/ Christie D. Arkovich, Esq

Christie D. Arkovich, Esq.

Florida Bar No. 963690

Barbara C. Leon, Esq.

Florida Bar No. 582115

Primary E-mail:

barbara@christiearkovich.com

Service email:

cdalaw@christiearkovich.com

CHRISTIE D. ARKOVICH, P.A.

1520 W. Cleveland St.

Tampa, Florida 33606

(813) 258-2808

(813) 258-5911 (Facsimile)

Attorneys for Debtor(s)

Label Matrix for local noticing
113A-8
Case 8:17-bk-01449-CPM
Middle District of Florida
Tampa
Thu Aug 31 13:21:07 EDT 2017

Consumer Portfolio Services, Inc.
c/o KELLEY KRONENBERG ATTORNEYS AT LAW
1511 N. Westshore Blvd., Suite 400
Tampa, FL 33607-4596

A&A Electric Services Inc
4409 N. Thatcher Ave
Tampa, FL 33614-7692

American Signature Furniture
Wfnnb
Po Box 182125
Columbus, OH 43218-2125

Area Infectious Disebay
c/o1st Federal Credit & Coll
24700 Chargin Blvd
Ste 205
Cleveland, OH 44122-5662

Barclays Bank Delaware
100 S West St
Wilmington, DE 19801-5015

Bloomington Pediatric Assc
4316 Bell Shoals Rd
Valrico, FL 33596-7171

Capital One
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Consumer Portfolio Svc
Attn: Bankruptcy
19500 Jamboree Rd
Irvine, CA 92612-2411

Department of Revenue
PO Box 6668
Tallahassee, FL 32314-6668

BANK OF AMERICA, N.A.
16001 N. Dallas Pkwy
Addison, TX 75001-3311

Ditech Financial, LLC
Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

AMERICAN EXPRESS BANK, FSB
C/O BECKETT AND LEE LLP
PO BOX 3001
MALVERN PA 19355-0701

Amex
Correspondence
Po Box 981540
El Paso, TX 79998-1540

Bank Of America
Nc4-102-03-14
Po Box 26012
Greensboro, NC 27420-6012

Bay Area Id Assoc
c/o Choice Recovery Inc
1550 Old Henderson Rd
Ste 100
Columus, OH 43220-3626

Boyette Creek HOA
c/o McNeil Mgmt Svcs, Inc.
1463 Oakfield Drive
Suite 142
Brandon, FL 33511-0801

Chase Card
Attn: Correspondence
Po Box 15298
Wilmington, DE 19850-5298

Credit One Bank N.A.
c/o Midland Funding
Po Box 939069
San Diego, CA 92193-9069

Ditech
Attn: Bankruptcy
Po Box 6172
Rapid City, SD 57709-6172

Bank of America, N.A.
Marinosci Law Group, P.C.
c/o Connie J. Delisser, Esq.
100 West Cypress Creek Road, Suite 1045
Fort Lauderdale, FL 33309-2191

United States Trustee - TPA7/13 7
Timberlake Annex, Suite 1200
501 E Polk Street
Tampa, FL 33602-3949

AmerAssist/AR Solutions
455 Hutchinson Ave S
Suite 5
Columbus, OH 43235-5656

Annette Hill
203 Loraine Ct
Tallahassee, FL 32305-1407

Bank of America, N.A.
P.O. Box 31785
Tampa, FL 33631-3785

Blaze Mastercard
PO Box 5096
Sioux Falls, SD 57117-5096

Bueno Jocelyn Md
c/o MAF Collection Svcs
PO Box 2842
Tampa, FL 33601-2842

Chase Card
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850-5298

Credit One Bank Na
Po Box 98873
Las Vegas, NV 89193-8873

Ditech Financial
c/o Robertson, Anschutz &
Schneid, PL
6409 Congress Ave, St 100
Boca Raton, FL 33487-2853

Ditech Financial LLC fka Green Tree Servicing
P.O. Box 6154
Rapid City, South Dakota 57709-6154

ECMC
PO BOX 16408
ST. PAUL, MN 55116-0408

First National Credit Card/Legacy
First National Credit Card
Po Box 5097
Sioux Falls, SD 57117-5097

First Svgs Bk-blaze
Po Box 5096
Sioux Falls, SD 57117-5096

Florida Orthopaedic Institute
c/o Preferred Collection
1000 N. Ashley Dr
Ste 600
Tampa, FL 33602-3723

Florida Orthopaedic Institute
13020 N Telecom Parkway
Temple Terrace FL 33637-0915

(p)FRONTIER COMMUNICATIONS
BANKRUPTCY DEPT
19 JOHN STREET
MIDDLETOWN NY 10940-4918

Fst Premier
601 S Minneapolis Ave
Sioux Falls, SD 57104

GTE FINANCIAL
PO BOX 172599
TAMPA, FL 33672-0599

Greater Florida
Anesthesiologists LLC
PO Box 17426
Clearwater, FL 33762-0426

Grow Financial FCU
Attn: Bankruptcy
Po Box 89909
Tampa, FL 33689-0415

Gte Financial Credit Card
Po Box 71050
Charlotte, NC 28272-1050

Gtefinancial
Po Box 10550
Tampa, FL 33679-0550

HeathCare Partners Nevada
PO Box 748356
Los Angeles, CA 90074-8356

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Kohls/Capital One
Kohls Credit
Po Box 3043
Milwaukee, WI 53201-3043

LNVN Funding, LLC its successors and assigns
assignee of FNBM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Mediquip
27 Brookline
Aliso Viejo, CA 92656-1461

Midland Funding LLC
PO Box 2011
Warren, MI 48090-2011

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18773-9500

Navient Solutions, Inc. on behalf of
Florida Department of Education
Office of Student Financial Assistance
PO Box 7019
Tallahassee, FL 32314-7019

Pediatric Medical Group Inc
c/o IC Systems Inc
444 Hw 96 East
St Paul, MN 55127

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard, Llc
c o Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-7999

Real Time Resolutions
Attn: Bankruptcy
Po Box 36655
Dallas, TX 75235-1655

St. Petersburg Dental Center
7300 - 4th St North
Saint Petersburg, FL 33702-5996

Sullivan Rehab, Inc.
116 E. Bloomingdale Ave
Brandon, FL 33511-8101

Synco
Po Box 965064
Orlando, FL 32896-5064

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896-0001

Synchrony Bank/PayPal Cr
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896-0001

Synchrony Bank/Walmart
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896-0001

Takeira Meeks
10448 Fly Fishing Street
Riverview, FL 33569-2734

US Dept of Education
PO Box 105028
Atlanta, GA 30348-5028

USF Healthcare
c/o University Medical Svcs
PO Box 916003
Orlando, FL 32891-0001

Valencia Emerg Phys Llc
c/o Ability Recovery Service
1 Montage Mountain Rd
Ste A
Moosic, PA 18507-1777

Christie D Arkovich
Law Offices of Christie D Arkovich PA
1520 West Cleveland St
Tampa, FL 33606-1807

Curtis A Goulbourne
10448 Fly Fishing Street
Riverview, FL 33569-2734

Jason R Perry
Perry Draper Law, PLLC
28870 U.S. Highway 19, North
Suite 300
Clearwater, FL 33761-4328

Jon Waage
P O Box 25001
Bradenton, FL 34206-5001

Shelisa Goulbourne
10448 Fly Fishing Street
Riverview, FL 33569-2734

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Frontier Communication
19 John St
Middletown, NY 10940

Internal Revenue Service
Centralized Insolvency Opera
Post Office Box 21126
Philadelphia, PA 19114-0326

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

End of Label Matrix
Mailable recipients 70
Bypassed recipients 0
Total 70